

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☒ 1 Valuation of Security ☐ 0 Assumption of Executory Contract or unexpired Lease ☐ 0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

NANA OPOKU-WARE,

Case No.:

19-25519 JKS

Judge:

John K. Sherwood, USBJ

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: February 7, 2025

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☒ 7b / ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7c.

Initial Debtor(s)' Attorney: /S/ HR Initial Debtor: /S/ NOW Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 1,397.90 monthly for 66 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Debtor to remit proceeds, from Newark real estate sale, in the amount of \$102,414, simultaneously with this plan filing.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Counsel
DOMESTIC SUPPORT OBLIGATION		
INTERNAL REVENUE SERVICE	PRIORITY INCOME TAX LIABILITY	\$5,059.77

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
RUSHMORE LOAN SERVICES	MORTGAGE ARREARS RE: 123-125 DIVISION STREET, ELIZABETH, NEW JERSEY	\$114,879.69	N/A	\$114,879.69	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
PNC BANK, NA	2nd Mortgage re: 123-125 DIVISION ST., ELIZABETH, NJ	\$58,582	\$400,000 Value	RUSHMORE LOAN SERVICES iao \$506,514.30	No Value	N/A	No Value

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
Wilmington Savings Fund Society (Fay Servicing)	Mortgage pertaining to real property located at 30 Clinton Place, Newark, New Jersey. (Note: This is the property that was sold by the Debtor, that is resulting in proceeds, being used to complete plan obligations. See sale order entered 12-12-2024, docket entry 185)	\$Unknown. Mortgage was satisfied.	\$Unknown. Mortgage was fully satisfied upon sale. No deficiency.

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
PNC BANK, NA	2nd Mortgage re: 123-125 Division Street, Elizabeth, New Jersey	\$58,582	\$400,000	Rushmore Loan Services, in the amount of \$506,514.30	No Value	Entire Mortgage Held by PNC BANK, NA iao \$58,582

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Counsel Fees and Supplemental Counsel Fees
- 3) To Be Fully Paid Before Any Other Claims Paid
- 4) Secured Claims
- 5) Priority Claims
- 6) Unsecured Claims

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: August 24, 2024.

Explain below **why** the plan is being modified:

Plan is being filed, post Newark real property sale, to address remaining plan obligations. Plan provides for lump sum payment, for the most part, from sale proceeds, to complete payments under the plan. Plan term is being reduced.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: February 7, 2025

/S/ NANA OPOKU-WARE

Debtor

Date: _____

Joint Debtor

Date: February 7, 2025

/S/ HERBERT B. RAYMOND, ESQ.

Attorney for the Debtor(s)

In re:
Nana Opoku-Ware
Debtor

Case No. 19-25519-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 07, 2025

User: admin
Form ID: pdf901

Page 1 of 5
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2025:

Recip ID	Recipient Name and Address
db	+ Nana Opoku-Ware, 123-125 Division Street, Elizabeth, NJ 07201-2844
aty	+ Francis J. Leddy, Jr., Verp and Leddy, LLC, 155 Willowbrook Blvd., Wayne, NJ 07470-7032
r	+ Youssef Genif, Realty One Group Legend, 600 Getty Avenue, Ste. 302, Clifton, NJ 07011-2161
518401725	+ American Anesthesiology of New Jersey, P, 22 Old Short Hills Rd., Ste. 112, Livingston, NJ 07039-5607
518401736	+ CVI Loan GT Trust I, Attn: Faloni & Associates, LLC, 165 Passaic Avenue, Ste. 301B, Fairfield, NJ 07004-3592
518401751	+ McCalla, Raymer, Leibert, Pierce, LLC, 485 Route 1 South, Bldg F, Suite 300, Iselin, NJ 08830
518401755	+ River Drive Surgery, 619 River Dr, First Floor, Elmwood Park, NJ 07407-1317
518401777	+ Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue, New Providence, NJ 07974-1557
518429899	+ Summit Medical Group, Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
518401778	+ T- Mobile, PO Box 370792, Birmingham, AL 35237
518487533	+ Wilmington Savings Fund Society, FSB, et. al., P.O. Box 814609, Dallas, TX 75381-4609

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 07 2025 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 07 2025 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 07 2025 20:40:00	MTGLQ Investors, LP, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 07 2025 20:45:14	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 07 2025 20:40:00	U.S. Bank, National Association As Legal Title Tru, P.O. Box 55004, Irvine, CA 92619-5004
cr	+ Email/Text: RASEBN@raslg.com	Feb 07 2025 20:40:00	Wilmington Savings Fund Society, FSB, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
518476323	Email/PDF: bncnotices@becket-lee.com	Feb 07 2025 20:45:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401726	+ Email/PDF: bncnotices@becket-lee.com	Feb 07 2025 20:44:58	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518401728	+ Email/PDF: bncnotices@becket-lee.com	Feb 07 2025 20:45:17	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518401732	+ Email/Text: convergent@ebn.phinsolutions.com	Feb 07 2025 20:42:48	Convergent Outsourcing, Inc., Attn: Bankruptcy, PO Box 9004, Renton, WA 98057-9004

District/off: 0312-2

User: admin

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518401733	+ Email/Text: convergent@ebn.phinsolutions.com	Feb 07 2025 20:42:48	Convergent Outsourcing, Inc., 800 Sw 39th Street, Renton, WA 98057-4927
518401734	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 07 2025 20:44:50	Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
518401735	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 07 2025 20:44:48	Costco Anywhere Visa Card, PO Box 6190, Sioux Falls, SD 57117-6190
518401739	Email/Text: mrdiscen@discover.com	Feb 07 2025 20:40:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
518401740	Email/Text: mrdiscen@discover.com	Feb 07 2025 20:40:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518401737	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 07 2025 20:44:50	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518401738	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 07 2025 20:44:48	Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518517658	Email/Text: bnc-quantum@quantum3group.com	Feb 07 2025 20:41:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518665865	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 07 2025 20:41:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518411968	Email/Text: mrdiscen@discover.com	Feb 07 2025 20:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518496289	Email/Text: BNCnotices@dcmsservices.com	Feb 07 2025 20:41:00	Emergency Physician Associate North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518401742	Email/Text: ECF@fayservicing.com	Feb 07 2025 20:40:00	Fay Servicing, LLC, 1601 LBJ Freeway, Dallas, TX 75234
518401741	Email/Text: ECF@fayservicing.com	Feb 07 2025 20:40:00	Fay Servicing, LLC, Attn: Bankruptcy Dept., PO Box 809441, Chicago, IL 60680
518401743	+ Email/Text: bankruptcies@foxcollection.com	Feb 07 2025 20:41:00	Fox Collection Center, Attn: Bankruptcy, PO Box 528, Goodlettsville, TN 37070-0528
518401744	+ Email/Text: bankruptcies@foxcollection.com	Feb 07 2025 20:41:00	Fox Collection Center, PO Box 528, Goodlettsville, TN 37070-0528
518401746	+ Email/Text: Bankruptcy@ICSystem.com	Feb 07 2025 20:41:00	I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
518401745	+ Email/Text: Bankruptcy@ICSystem.com	Feb 07 2025 20:41:00	I C System Inc, Attn: Bankruptcy, PO Box 64378, St Paul, MN 55164-0378
518401747	+ Email/Text: Bankruptcy@ICSystem.com	Feb 07 2025 20:41:00	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
518401731	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 07 2025 20:45:09	Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203
518401730	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 07 2025 20:45:11	Chase Mortgage, Attn: Bankruptcy Dept, PO Box 24696, Columbus, OH 43224
518504372	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2025 20:44:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518815397	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 07 2025 20:40:00	MTGLQ INVESTORS, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518401752	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2025 20:40:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
518519868	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2025 20:40:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH

District/off: 0312-2

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			44101
518401753	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2025 20:40:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518401754	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2025 20:40:00	Pnc Mortgage, PO Box 8703, Dayton, OH 45401
518401756	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 07 2025 20:40:00	Rushmore Loan Management Services, 15480 Laguna Canyon Road, Ste. 100, Irvine, CA 92618-2132
518401757	+ Email/Text: bankruptcy@savit.com	Feb 07 2025 20:42:00	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518401758	+ Email/Text: bankruptcy@savit.com	Feb 07 2025 20:42:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
520226672	+ Email/Text: bkteam@selenefinance.com	Feb 07 2025 20:41:00	Selene Finance LP, Attn : BK Dept, 3501 Olympus Boulevard 5th Floor., Suite 500, Dallas, Texas 75019, Selene Finance LP 75019-6156
520226671	+ Email/Text: bkteam@selenefinance.com	Feb 07 2025 20:41:00	Selene Finance LP, Attn : BK Dept, 3501 Olympus Boulevard 5th Floor., Suite 500, Dallas, Texas 75019-6156
518401759	+ Email/Text: clientservices@simonsagency.com	Feb 07 2025 20:42:00	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401760	+ Email/Text: clientservices@simonsagency.com	Feb 07 2025 20:42:00	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401776	Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 07 2025 20:44:41	Sprint, PO Box 152046, Irving, TX 75015-2046
518403226	^ MEBN	Feb 07 2025 20:35:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
520208248	+ Email/Text: RASEBN@raslg.com	Feb 07 2025 20:40:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
520081581	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 07 2025 20:40:00	U.S. Bank, National Association, c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9094
520081582	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 07 2025 20:40:00	U.S. Bank, National Association, c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9741, U.S. Bank, National Association, c/o Rushmore Servicing 75261-9094
518522305	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 07 2025 20:40:00	US Bank, NA as Legal Title Trustee, for Truman 2016 SC6 Title Trust, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
519309006	+ Email/Text: bkteam@selenefinance.com	Feb 07 2025 20:41:00	Wilmington Savings Fund Society, FSB, Selene Finance, LP, 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
518476324	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401727	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518401729	*+	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518401749	*+	I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
518401750	*+	I.C. System, Inc., Po Box 64378, Saint Paul, MN 55164-0378

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518401748	*+	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
518459192	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
518459191	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
518815398	*+	MTGLQ INVESTORS, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518401761	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401762	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401763	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401764	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401765	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401766	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401767	*+	Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
518401769	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401770	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401771	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401772	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401773	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401774	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401775	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518401768	*+	Simon's Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
519309007	*+	Wilmington Savings Fund Society, FSB, Selene Finance, LP, 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295

TOTAL: 0 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2025 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Debtor Nana Opoku-Ware ben@stanzialelaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank NA as Legal Title Trustee for Truman 2016 SC Title Trust bk@rgalegal.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank National Association As Legal Title Trustee for Truman 2016 SC6 Title Trust c/o Rushmore Loan Management Services LLC bk@rgalegal.com
Herbert B. Raymond	on behalf of Debtor Nana Opoku-Ware herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust National Association kimwilson@raslg.com
Kimberly A. Wilson	

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on behalf of Creditor Wilmington Savings Fund Society FSB kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust as serviced by Fay Servicing mlicker@hinshawlaw.com

Phillip Andrew Raymond

on behalf of Creditor Fay Servicing LLC, as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Shauna M Deluca

on behalf of Creditor MTGLQ Investors LP sdeluca@hasbanilight.com, hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor MTGLQ INVESTORS LP sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB smncina@raslg.com

Sindi Mncina

on behalf of Creditor MTGLQ INVESTORS LP smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15